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The purpose of this paper is to examine the definitions, perceptions, and extent of poverty in what has been called an "average income" county in the midwestern section of the United States. The uniqueness of the study lies in the utilization of respondents' perceptions of poverty to establish a definition of poverty. The data is based on 1960 census projections of Montgomery County. Indiana, and two additional sets of data gathered through personal interviews. The findings indicate that the low perception of poverty in the county may be accounted for by its dispersion, particularly in the small towns, and by the high incidence of older persons who live alone and may have little visibility. Also, younger heads of poverty families have low levels of education indicating that poverty is going to continue. Finally, the perception of Montgomery County as an area with little poverty is inaccurate. (DK)



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POVERTY IN RURAL AMERICA: THE SITUATION

IN AN "AVERAGE INCOME COUNTY"

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# POVERTY IN RURAL AMERICA: THE SITUATION IN AN "AVERAGE INCOME COUNTY" 1

Harry R. Potter, Willis J. Goudy and Calvin J. Larson

The purpose of this paper is to examine the definitions, perceptions and extent of poverty in what we have called an "average income" county in the midwestern section of the United States. The focus of this paper is on description rather than on hypothesis testing. The need for such an approach is largely a function of the state of sociological knowledge about poverty.

During the decade of the sixties a great deal of research and writing has been done on poverty. The scope and quality of this material has been uneven. Although it is difficult to classify the large variety of studies, most of them fall into the general categories of case studies, regional and national studies. Despite the large number of publications, empirical studies of rural poverty are rather limited in number. This study is an examination of the nature and extent of poverty in a midwestern county as seen by people of different income levels within that county. Its uniqueness lies in the utilization of respondents perceptions of poverty.

An "average income county"

This study is based on data from Montgomery County, Indiana. This county lies about forty miles northwest of Indianapolis. The estimated population in 1967 was 32,500 in the county, with about 14,500 of those



people living in the largest town of Crawfordsville. None of the other ten towns exceeded one thousand population. The county is relatively agrarion, with 1240 farmers and farm managers of the 8540 employed males reported in the 1960 census. However, there is significant industry in the county, mostly in Crawfordsville. In 1960, 32.5 percent of all employed persons were in manufacturing industries, which is only three percent below the equivalent figure for the state, and about five percent above the national figure.

The objective here is not to argue that Montgomery County is a typical or modal county on a variety of characteristics. It is simply to show that it is neither particularly rich nor particularly poor in terms of personal income.

According to Current Population Reports family income in the United States in 1967 reached a median figure of \$8017. Our data for Montgomery County show a median of \$7409 in 1967, or about \$600 less than the national average. The median family income in 1959 was \$5660 in the United States, 10 \$5798 in Indiana, and \$5399 in Montgomery County, 11 again showing a relatively small difference.

These, of course, are central tendency figures and don't say anything about the distribution of income. That distribution will be considered shortly. The important point here is the extent of poverty perceived to exist by the people in the area. Preliminary discussions with some residents, before formal data collection began, indicated that many people did not think much poverty existed in Montgomery County; they thought it is found primarily in urban slums or areas like Appalachia. This feeling is somewhat understandable, for reasons of civic pride and after all a moderate average income.



This perception perhaps is also a partial explanation for Matza's statement about the continual rediscovery of the poor.

The poor, it seems, are perennially hidden, and the brave explorers of each decade reiterate their previous invisibility and regularly proclaim the distinctive and special qualities of the "new poor."

Of added significance for Montgomery County, and many areas like it, is Miller and Rein's statement that seventy percent of the poverty in the United States could be attributed to rural areas and small cities with populations of less than 50,000, according to 1963 figures. 13

Methods of data collection and analysis

Two sets of data were gathered using personal interviews. The first of these will be referred to as the leadership study. The selection of persons to be interviewed in the leadership study utilized the reputational approach. Altogether, 112 persons were interviewed, with the emphasis on those who were named more than once. All of those persons interviewed received at least two nominations as leaders.

The second phase of the study is referred to as the general survey. It was designed to give a representative sample of the county. To accomplish this a fairly complex probability sampling procedure was used. Rather than using a completely random procedure, it was decided to maximize representativeness by selecting cases separately for Crawfordsville, the other towns in the county, and the open country. During the planning stage it was learned that the Plan Commission had recent information on the condition of houses in most of the county. An estimate of housing condition in the few remaining small towns



was made by the research staff. Then, sampling blocks of approximately twenty dwelling units each were drawn on maps for each of the three areas, i.e., Crawfordsville, towns, and open country. The houses within sampling blocks were as uniform in condition as possible. An index of housing condition was computed for each sampling block by assigning one point to each good or excellent dwelling unit, two points for each fair unit, three points for each poor dwelling unit, adding up these points, and then computing the mean.

This procedure was used because it was important to include an adequate number of lower income persons in the sample, and it seemed reasonable to assume that many lower income persons would live in poorer quality housing. Of course there would be exceptions to this, but it appears to be true generally. Housing condition index information is presented in Table 1. It is apparent that Crawfordsville has a higher proportion of better housing than the other areas, and that the towns and open country have about twice as many blocks, percentage-wise in the poorer category as Crawfordsville.

Table 1. Number of sampling blocks by housing condition index and by location in Montgomery County.

Location	(Better) 1.00-1.32	1.33-1.74	1.75-1.99	(Poorer) 2.00-3.00	Total
Crawfordsville	110	54	14	13	191
Towns	16	41	29	12	98
Open Country	47	85	48	25	205
Total	173	180	91	, 50	494



Each of the blocks in Table 1 represents about twenty dwelling units. In other words, there are about 3460 dwellings in the 173 "better" condition blocks. There are about 1000 dwelling units in the fifty "poorer" condition blocks. There might be a new, excellent condition house in a "poorer" block, and there are cases like that, but they were the exception.

To complete the sampling procedure, a disproportionate number of blocks were selected from each of the housing condition categories for each location. This was done to provide an adequate number of cases for analysis from the "poorer" housing condition blocks. A total of fifty blocks were selected, nine from the "better" blocks, nine from the next category, seventeen from the next poorer and fifteen from the "poorer" blocks. An attempt was made to interview an adult at every other dwelling unit in each block selected. The 474 completed interviews represent a 95 percent completion rate. The data from the general survey presented in this paper have been re-weighed to the appropriate proportions.

How accurate are the data? This is a very important question. The concern here is with the general survey since that is the data that have been used for making estimates about the county as a whole. One of the best ways to examine the accuracy is to compare the sample to other known data. This has been done for three factors. In 1960 the median years of education completed for Montgomery County residents 25 years of age or older was 11.9 years. This probably can be expected to have increased to a little over 12.0 years by now. The heads of households in this sample 25 years of age and older have a

median of 12.3 years of education. The median income of the sample was \$7408. The Montgomery County Plan Commission Growth Potential Analysis report states that the median income in the county in 1966 would be a little over \$7000. Finally, 80.19 percent of the persons interviewed in the general survey were married. A comparable figure for the entire county was not directly available, but could be estimated from 1960 Census data. If it is assumed that there are very few people under nineteen years of age who are married, the percent married in 1960 was 79.23 percent. Although this assumption is not entirely correct, it probably is not off by very much. For all three comparisons the sample data are very close to the check data, which supports the contention that it does accurately represent the county population.

### The findings

What is poverty? The approach used in this study to answering that question was to obtain both a descriptive definition and an economic definition from the respondents. This economic definition was then compared with a recognized standard definition, and a poverty income level was established for purposes of further analysis.

The descriptive definition began with the question "How would you define poverty?" The most frequent answers had to do with economic and environmental conditions. "Sometimes I think I am pretty poor. When people don't have coal enough to be comfortable. Can't eat and wear rags." "Hunger in the home. . . can't afford heat." "People who don't have enough to eat. . . don't know where next meal is coming from;



people who don't have money to pay rent and bills or not a job, at least a good job, . . . or can't pay for machinery. Personally, I don't buy anything I can't pay for."

The next most frequent responses had to do with lack of education and jobs, or what might be called social conditions. Respondents recognized variations in the degree to which a person can do something about his situation. "Poverty is mostly lazy people unwilling to work, rough living conditions, good doctor (is needed) to examine people and then see if people (are) ready to work." "If he didn't have nothing to go on he'd be mighty poor. If everything was going out and nothing coming in, he'd be in bad shape. These elderly people should have enough to live." "I don't know. . . probably ignorance on part of people, people need education, but especially subjects that help people, not history but things like home training programs for mothers." "Someone out of a job and no other source of support. Some are unable to work." The pattern of poverty throughout a person's lifetime was also recognized. "Poverty is where a person has no income, poor people, or small income. Usually people have been poor all their lives and they go on all the rest of the days." This pattern of being born, raised, living and dying has been described as the "culture of poverty." 17 Many different kinds of definitions were given, of course. The most frequently mentioned ones, and the percent who gave them, are shown in Table 2. Many people mentioned more than one factor in their definition, as is apparent from the quotations cited above.



Table 2. Most frequently given definitions of poverty.

	Percent*
Definition Factors	
	17
No food, or inadequate food	15
Minimum income, or no money	12
No or inadequate clothing	10
Inadequate housing	9
Lack of necessities	8
Low education, or illiterate	6
Not enough work, no jobs or poor jobs	6
Pcor living conditions Not enough means to live on, or low standards of living	5

\*A total is not appropriate with this table since a person could give more than one factor, and only those factors named by at least 5 percent are included here.

While it is clear that lack of money, and consequently lack of adequate food, clothing and shelter, were seen as the main defining characteristics of poverty, two additional points were frequently emphasized. First, poverty is not just a lack of money, it is a condition, a way of life, or what has been referred to as "the culture of poverty." Second, even in giving definitions, people talked about the causes of poverty and distinguished between the "deserving poor" and the not so deserving.

A second approach to answering the question of "what is poverty" was to ask people what they felt minimum income levels were. Both community leaders and people in the general survey were asked what they felt the minimum subsistence income for a widow and a family of four would be. These median income levels are shown in Table 3. Both leaders and people in general felt widows and families, with parents and two young children, need less money to live on a farm than in town.

There was general agreement between the two groups of respondents as to how much money the widow needed. This figure was around \$2000,



Table 3. Minimum amount of income necessary for subsistence

Household Composition	General Survey	Leaders
Widow, living alone on farm Widow, living alone in town	\$2053 2143	\$1853 2107
Family of 4, with 2 young children living on farm	4794	3617
Family of 4, with 2 young children, living in town	5002	4040

Table 4. Orshansky's poverty income and low income levels for farm and nonfarm families.

	Poverty Income		Low Income	
No. of Persons in Family	Nonfarm	Farm	Nonfarm	Farm
1	\$1635	\$1145	\$1985	\$1390
1	2115	1475	2855	1990
2	2600	1815	3425	2400
3	3335	2345	4345	3060
4	3930	2755	5080	3565
5	4410	3090	5700	3995
6 7 or more	5430	3790	6945	4850

with the estimate for the widow in town being about \$100 to \$150 higher than the widow on the farm. There was less agreement on how much a family of four needs. The general survey average minimum income for a family on a farm was about \$4800, and for a family in town about \$5000. These figures were considerably higher than those given by the leaders, which were about \$3620 and \$4040, respectively. Another way of looking at these figures is that the widow's estimated need was about \$2000, while the estimated need for each person in the family of four varied from about \$900 to \$1250 per year.



comparison of these figures with those established by Orshansky 18 is striking. Orshansky's figures have been carefully developed, taking into account a variety of cost factors for both farm and nonfarm families. She has established both a "poverty income" level on which a family could subsist for a few months if no unusual expenses arose, and a "low income" level on which a family could meet their needs in a minimal way for an indefinite period of time. These figures are shown in Table 4. It is these poverty income figures which are frequently used as a reference point in discussing poverty in the United States.

The Montgomery County residents' minimum income figures, in the general survey are always higher than either Orshansky's poverty or low income figures. The leadership survey minimum income figures were all lower than the comparable figures in the general survey, but were always higher than Orshansky's poverty income level, and were higher than her low income level in three out of four cases.

A number of implications may be drawn from these data. (1) Orshansky's, and implicitly similar governmental, poverty levels are too low. (2) Respondents estimates of needed minimum income are unrealistically high. (3) Leaders are more conservative in their estimates of minimum incomes than the general public. (4) Leaders are more knowledgeable of established estimates of minimum income than the general public, and are therefore more accurate in their estimates. (5) Respondents' interpretations of the minimum income question was more consistent with Orshansky's concept of low income than the concept of poverty income. It appears unlikely that the differential accuracy of these implications can be determined without some additional data. Nevertheless



the consistently high minimum incomes reported in this study indicate a recognition of the difficulty of living on a very low income.

It was necessary to develop a working definition of poverty by which individuals and families could be categorized for analysis. Three factors were used in this definition: total family income, number of persons in the family, and farm or nonfarm residence. One of the pragmatic factors of data collection bore heavily on this problem. Because of the problems of obtaining income data, it was decided to ask for family income in one thousand dollar categories for those with incomes up to \$6,000 and in \$3,000 categories from \$6,000 to \$15,000. Although this creates a certain problem in data analysis, we feel it was desirable in terms of efficient data collection. To maximize the legitimacy of this working definition of poverty, Orshansky's poverty income figures for farm and nonfarm families were used as a base. These figures, for families of one to seven or more persons, were rounded to the nearest thousand dollars. Families at or below that income level were classified as "poverty income," taking into account farm-nonfarm residence and number of persons in the household. To differentiate the remaining respondents, a "high income" category was established consisting of those one-person families with \$4000 or more annual income, and two or more person families with per capita income of \$3000 or more. The remaining families were classified as middle income.

On this basis, how much poverty is there in an "average income" county? As shown in Table 5, fifteen percent of the families were



within the poverty level income. It was considerably higher than this in the small towns, and lower in the open country which includes farms, rural residences and unincorporated suburban developments. Poverty was much less prevalent among farm families than among nonfarm families, 7.3 percent compared to 16.6 percent respectively.

Table 5. Place of residence by income level, in percent.

Place of	Income Level			
residence	Poverty	Middle	High	Total
Crawfordsville	15.1%	58.7%	26.2%	100.0%
Small towns	20.9	60.4	18.7	100.0
Open country	12.4	52.3	35.3	100.0
Total	15.2%	56.6%	28.2%	100.0%

The high percentage of poverty in the small towns points to the differential income distribution that exists. This is shown clearly in Table 6. The median income in these towns was \$1300 less than in Crawfordsville, and \$1800 less than in the open country. Table 6 also shows that the \$600 difference in median income between Montgomery County and the total for the United States belies the further details of the distribution. Montgomery County has a considerably higher proportion of residents with less the \$2000 annual incomes, and fewer with \$12,000 plus incomes. Statistically this is no surprise, but that does not mean that local perceptions were consistent with these data.



Table 6. Family income for Montgomery County and United States in 1967, in percent.

Income	Crawfords- ville	Small Towns	Open Country	Total for County	Total for U. S.*
Less than \$1000 \$1000-1999 \$2000-2999 \$3000-3999 \$4000-4999 \$5000-5999 \$6000-8999 \$9000-11,999 \$12,000-14,999 \$15,000 and over	4.1% 7.6 4.4 7.2 7.2 5.6 26.8 25.5 4.9 6.7	5.4% 13.6 9.2 3.2 6.0 9.8 32.2 14.1 3.5 3.0	2.6% 7.1 6.3 4.3 5.1 8.6 23.3 21.0 13.4 8.3	3.8% 8.6 6.1 5.3 6.2 7.6 26.6 21.4 7.9 6.5	2.0% 4.4 5.9 6.3 6.5 7.7 25.4 19.0 10.6 12.2
Total Median	100.0% \$7553	100.0% \$6264	100.0% \$8066	100.0% \$7409	100.0% \$8017

\*Source: "Consumer Income," <u>Current Population Reports</u>, Series P-60, No. 55, U. S. Department of Commerce, Washington, D. C., August 5, 1968.

Earlier it was indicated that pre-survey discussions in the county indicated many residents did not think much poverty existed in Montgomery County. To determine the extent to which residents saw poverty around them, they were asked "About how many families do you think are living under poverty conditions in Montgomery County?" Because this is a speculative question for most respondents and they don't really know how many families there are in the county, they could respond in either the number or percent of families in poverty. The majority of respondents saw little poverty as existing, as shown in Table 7. Fifty-eight percent in the general survey, and sixty-five percent of the leaders, who answered in number of families, estimated one hundred families or less as living in poverty. Since there were approximately 10,000 families in Montgomery



Table 7. Leaders and general survey estimate of number of percent of families living under poverty conditions in Montgomery County, in percent.

Number of Families	Survey	Leaders	Percent of Families	Survey	Leaders
None	10.3%	2.7%	None* 1-2% 3-5 6-10	1.0%	1.8%
1-25	9.1	24.3		25.1	57.8
26-50	14.9	16.2		38.7	31.6
51-100	24.0	21.7		22.2	7.0
101-250	12.0	5.4	11-20	6.0	1.8
251-500	10.3	24.3	21-30	2.9	0.0
501-1000	9.7	0.0	31-40	2.0	0.0
1001-2500	0.0	5.4	41-50	1.8	0.0
2501 or more	9.7	0.0	51 or more	0.3	0.0
Total	100.0%	100.0%	Total	100.0%	100.0%

\*Responses greater than zero but less than one were coded as one percent.

County that would equal one percent or less of the families. About thirty percent in each group estimated 251 families or more in poverty, which would be about 2.5 percent or more families. Respondents who expressed their estimate in percent gave higher estimates, but over eighty percent of the leaders and sixty-five percent in the general survey estimated less than five percent of the families were in poverty. From these data it is not surprising that sixty percent of all respondents in the general survey did not see poverty as being a problem in Montgomery County.

The perceived extent of poverty stands in sharp contrast to the fifteen percent of families in poverty established above. One potential explanation for this discrepancy lies in the validity of responses to the question on extent of poverty. Local pride may mean that you don't



emphasize local problems. An alternative explanation, however, is that poverty is not generally visible in a rural area like this. Obviously there are areas that are poorer than others, but they are not large nor concentrated. They are not conceptualized as slums.

If poverty were somewhat hidden and if it tended to be concentrated in certain categories of persons, then there might well be differential estimates of the extent of poverty. The data clearly indicate this.

Whereas two-thirds of the middle and high family income respondents in the general survey estimated five percent or fewer families in poverty, only 45 percent of the poverty income respondents made such estimates. In contrast, 22 percent of the poverty income respondents estimated that 21 percent or more of Montgomery County families were living in poverty, compared with only seven percent of middle income and 2.4 percent of high income respondents.

The characteristics of the poor contribute to their invisibility. The poor in Montgomery County are characterized more by their age, marital status and composition of the household in which they live than any other features. Almost two-thirds of the heads of families in poverty were sixty-five or older; only about eleven percent of the middle and higher income family heads were as old, as shown in Table 8. Slightly over eighty percent of the heads of higher income families were married, compared with ninety percent of the middle income heads, and only forty-nine percent of the poverty family heads. Nearly as many poverty family heads, forty-two percent, were widowed. (Table 9)

Given these characteristics of the poor, it is not surprising that forty-five percent of them live alone, in comparison with only



Table 8. Age by family income level in percent.

	Income Level			
Age	Poverty	Middle	Higher	
34 years or Less	6.4%	32.9%	20.5%	
35 to 54 Years	10.9	43.5	29.4	
55 to 64 Years	18.8	12.5	39.4	
65 Years or Over	63.9	11.1	10.7	
Total	100.0%	100.0%	100.0%	

Table 9. Marital status by family income level in percent.

Marital	Income Level				
Status	Poverty	Middle	Higher		
Married	48.9%	90.5%	81.2%		
Single	4.0	2.1	8.5		
Widowed	42.3	6.4	9.7		
Divorced	4.4	1.0	0.6		
Separated	0.4	0.0	0.0		
Total	100.0%	100.0%	100.0%		

five and eleven percent of the middle and higher income families. As shown in Table 10, only the middle income family fits the nuclear family model of husband, wife and children.

These data indicate the significant part age plays in creating poverty in this area. The income of these poor is not only limited now, but it was also probably limited during their lifetimes as fifty percent



Table 10. Who lives in the household by family income level in percent.

	Income Level			
Who Lives in Household	Poverty	Middle	Higher	
Lives Alone	44.5%	5.3%	11.0%	
Husband and Wife	17.2	15.0	49.1	
One Parent and Children	8.8	3.2	3.4	
Both Parents and Children	17.9	69.6	21.5	
Head of the House and Persons Other than Spouse or Children Husband and Wife and	2.9	2.5	8.3	
Others Except their Own Children	5.1	2.0	6.7	
One Parent and Children and Others	3.6	2.4	0.0	
Total	100.0%	100.0%	100.0%	

of the poverty family heads had eight years or less education, compared to only seventeen and fourteen percent of middle and higher income family heads respectively. This low level of education is more characteristic of younger heads of poverty families than older heads. This undoubtedly contributes to the low incomes of the forty percent of the poverty families in which one or more persons are employed.

A final point that also indicates lack of visibility of the poor is their low level of social participation. Almost half of the heads of poverty families scored three or less on the Chapin Social Participation Scale, compared to twenty-three percent and eleven percent of the middle and higher income family heads. The pattern for spouses was essentially the same.



In conclusion, three points seem relevant. First, much of the perception of little poverty in the county may be accounted for by its dispersion particularly in the small towns, and by the high incidence of older persons who live alone and may have little visibility. Second, the low level of education of the majority of younger heads of poverty families indicates that Montgomery County is not going to see an end to poverty through some "natural transition" in the near future. Third, the perception of Montgomery County as an area with little poverty is inaccurate. From a social psychological point of view this may be the preception residents prefer, but this perception will influence what action is taken to deal with the phenomenon.



## **FOOTHOTES**

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- 16 Montgomery County Plan Commission, op. cit., 49.
- 17 Oscar Lewis, The Children of Sanchez, New York: Randome House, Inc., 1961.
- <sup>18</sup>Mollie Orshansky, "The Shape of Poverty in 1966," <u>Social Security Bulletin</u>, March, 1968.
- 19 F. Stuart Chapin, Experimental Designs in Sociological Research (revised edition), New York: Harper and Brothers, 1955, 276-278.

